

PERCEPTION ON SOCIO ECONOMIC IMPACT OF SELF HELP GROUP PARTICIPATION BY TRIBAL WOMEN IN NAGALAND

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ABSTRACT

The present study was conducted in four districts of Nagaland viz., Wokha, Mon, Phek and Dimapur districts of Nagaland. Multistage random sampling method was adopted for selecting the women Self Help Groups members. All together, a total of 360 respondents were selected for the detailed study. The perception of the sampled SHGs participants on social and economic impact was analyzed by collecting the opinion of the respondents covering various social and economic issues on five-point rating scale and was found out that, majority of the sampled respondents were under medium level of perception for all the social, economic and overall categories of impact which is 256 (71.11%), 243 (67.50%) and 248 (68.89%) respectively. It was also found out that, there is a positive and significant association between all the three personal variables viz., age of the respondent, year of experience in SHGs and educational qualification towards overall perception score.

KEYWORDS: Nagaland, Women, Self Help Groups, Social, Economic & Perception

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INTRODUCTION

Self Help Groups help mobilize and poor women to stand for their rights, entitlements and share responsibilities. It has now become accepted strategy in many policy implementing agencies, in view of the various benefits from microfinance services to the poor (Reddy and Malik, 2011). Unless women are provided with gainful employment, problem of poverty will continue (Taramol, 2014). Microfinance gained momentum and has been growing from less than one million borrowers in the year 2003 to almost around 40 million beneficiaries in 2017 (Kavita and Vijay, 2018). SHG has become a central working component of policy implementation in various social welfare programs (Gayathiri, 2014). It is essential to measure the social and economic perception of SHGs members. In this paper, attempt has been made to analyse the perception on social and economic impact of SHG participation by tribal women in Nagaland.

MATERIALS AND METHODS

The study is a combination of both descriptive and analytical. In Nagaland, there are 11 districts and 72 RD blocks. The present study was conducted in four districts of Nagaland viz., Wokha, Mon, Phek and Dimapur districts of Nagaland. Multistage random sampling method was adopted for selecting the sample of SHG members. Out of 11 districts in Nagaland, 4 districts viz., Wokha, Mon, Phek and Dimapur districts were purposely selected. All together, a total of 360 respondents were selected for the detailed study.

The perception of the sampled SHGs participants on social and economic impact was analyzed by collecting the opinion of the respondents covering various social and economic issues on five-point rating scale. The

perception of sampled SHGs members for different categories of impact *viz.*, social, economic and overall impact were categorized into three levels *viz.*, low, medium and high perception score.

- **High:** Scores obtained more than (Arithmetic Mean + Standard Deviation).
- **Medium:** Scores obtained between (Arithmetic Mean – Standard Deviation) to (Arithmetic Mean + Standard Deviation).
- **Low:** Scores obtained below (Arithmetic Mean – Standard Deviation).

With a view to examine the degree of association between personal variables like, age of the respondent, year of experience in SHGs and educational qualification with the overall perception score of the sampled SHGs members, Karl Pearson Coefficient of correlation was applied. Pearson coefficient of correlation was calculated by the formula:

$$r = \frac{Cov(X,Y)}{STDEV(X).STDEV(Y)} = \frac{\sigma_{xy}}{\sigma_x \cdot \sigma_y}$$

RESULTS AND DISCUSSIONS

Perception on Social Impact

The perception on social impact of the sampled SHGs participants on SHGs participation has been analysed by collecting the opinion of SHGs members on the different social variables like physical mobility, social participation, literacy, access public amenities, political participation, decision making ability on important family matters and attending social /village/panchayat meetings. Table 1 represents an opinion of sample SHGs participants on social impact.

Table 1 reveals the perception scores of the SHG participants on given Statements for Social variables which is evident from their statements, participation in SHGs induce attending social /village/panchayat meetings received the highest scores, followed by, participation in SHGs enhance social participation of women. The statements, participation in SHGs increase access public amenities, participation in SHGs increase physical mobility and literacy increased after SHGs participation was scored third, fourth and fifth place respectively. (Das, 2012) also made similar findings in his study. Whereas statement like, participation in SHGs induce more political participation and participation in SHGs increased decision making ability on important family matters received the lowest score among all the seven statements relating to social variables. (Singh and Gupta 2017), in their study also revealed similar findings.

Perception on Economic Impact

The perception on economic impact of the sampled SHGs members has been analysed by taking the opinions of women SHGs members on various economic parameters like employment opportunities, household income, household purchase, household savings and dependency on credit from non institutional sources. Table 2 shows the opinions of sampled SHGs participants on economic impact.

Table 1: Perception of Sampled SHGs Participants on Social Impact

Sl. No	Statements on Social Impacts	S. D. A	D. A	U. D	A	S.A	Total Score
1	Participation in SHGs induce attending social /village/panchayat meetings	8	47	83	137	85	1324
2	Participation in SHGs enhance social participation of women	7	49	101	142	61	1281
3	Participation in SHGs increase access public amenities	11	51	104	122	72	1273

Table 1 contd.,							
4	Participation in SHGs increase physical mobility	15	50	97	129	69	1267
5	literacy increased after SHGs participation	24	52	75	139	70	1259
6	Participation in SHGs induce more political participation	16	54	88	146	56	1252
7	Participation in SHGs increased decision making ability on important family matters	22	57	86	131	64	1238

Table 2: Perception Score of Sampled SHGs participants on Economic Impact

Sl. No.	Statements on Economic Impact	S.D.A	D.A	U.D	A	S.A	Total Score
1	Household income increase after SHGs participation	7	27	95	179	52	1322
2	Participation in SHGs creates employment opportunities	18	38	85	133	86	1311
3	Participation in SHGs helps in overcoming household indebttness	17	42	94	135	72	1283
4	Household Savings increase after SHGs participation	15	56	79	138	72	1276
5	Participation in SHGs reduce dependency on credit from non institutional sources	16	50	98	135	61	1255
6	SHGs participation lead to increase access to loan/ Credit	21	46	95	136	62	1252
7	Participation in SHGs improves decision making on household purchase	27	54	91	114	74	1234

S.A – Strongly Agree (5), A – Agree (4), U. D- Undecided (3), D. A- Disagree (2) and S. D. A – Strongly Disagree (1).

From table 2, it is evident that the perception scores of the SHGs participants on given statements for economic variables that the statements, household income increase after SHGs participation received highest scores, which was followed by the statement, participation in SHGs creates employment opportunities. The statements, participation in SHGs helps in overcoming household indebttness, household savings increase after SHGs participation and participation in SHGs reduce dependency on credit from non institutional sources scored third, fourth and fifth place respectively. Whereas statement like, SHGs participation lead to increase access to loan/ credit and participation in SHGs improves decision making on household purchase received the lowest score among all the seven statements relating to economic variables. (Kanakalatha, 2017 and Batra 2013) also revealed similar findings where participation in SHG enhances social and economic life of the women.

Extent of Perception on Different Categories of Impact

The perception of sampled SHGs members for different categories of impact viz. social, economic and overall impact were categorized into 3 level of perceptions viz., low perception, medium perception and high perception respectively.

It was found out that, the social perception score, the arithmetic Mean and the standard deviation of all the 360 sampled SHGs participants were found out to be 21.03 and 3.31 respectively. Whereas, for economic perception score the arithmetic mean and standard deviation of all 360 sampled SHGs participants were found out to be 24.81 and 4.13 respectively. Similarly, for overall perception score, it was found out that arithmetic mean and standard deviation of all the 360 sampled SHGs was found out to be 45.84 and 10.68 respectively. The different categories of impact based the perception scores of the sampled respondent is given in table 3.

Table 3: Level of Perception for Social, Economic and Overall Categories of Impact

Sl. No.	Scores	Social		Economic		Overall	
		No. of Respondents	%	No. of Respondents	%	No. of Respondents	%
1	Low	40	11.11	52	14.44	56	15.56
2	Medium	256	71.11	243	67.50	248	68.89
3	High	64	17.78	65	18.06	56	15.56
Total		360	100	360	100	360	100

Relationship between Overall Perception Score and Personal Variables

In order to examine the degree of association between personal variables like, age of the respondent, year of experience in SHGs and educational qualification with the overall perception score of the sampled SHGs members, Karl Pearson Coefficient of correlation was applied. The result of the correlation analysis between personal variables and overall perception Score of the sampled SHGs members is given in table 4.

Table 4: Personal Variables and Overall Perception Score of the Sampled SHGs Members

Sl. No	Personal Variables	Pearson correlation Co-efficient	Significance (2-tailed)
1	Age of the Respondent- Overall Perception Score	0.488**	0.000
2	Year of Experience in SHGs- Overall Perception Score	0.543**	0.000
3	Education Qualification- Overall Perception Score	0.303**	0.000

(** Indicates correlation is significant at the 0.01 level).

From table 4, it can be seen that, the value of Pearson coefficient of correlation is 0.488, 0.543 and 0.303 for age of the respondent, year of experience in SHGs and educational qualification respectively and is found significant at 0.01 level of significance since P value (=0.000) <0.01. This indicates that, there is a positive and significant association between all the three personal variables viz. age of the respondent, year of experience in SHGs and educational qualification towards overall perception score. Thus, there is significant positive correlation between personal variables like age, year of experience in SHGs and educational qualification as well as overall perception score of the sampled SHGs members. In other words, increase in personal variables like age of the respondent, year of experience in SHGs and educational qualification will result in increase in the overall perception score. (Kapila and Kaur, 2017) also made similar findings in their study.

CONCLUSIONS

Empowerment of women is an important tool for the inclusive growth of a nation and it has become a meme in the global governance. Empowering women provides ample scope to improve women access to resources, rights and entitlements helping them to attain social and economic justice. From the study, it was found out that, there is a positive and significant association between all the three personal variables viz., age of the respondent, year of experience in SHGs and educational qualification towards overall perception score.

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